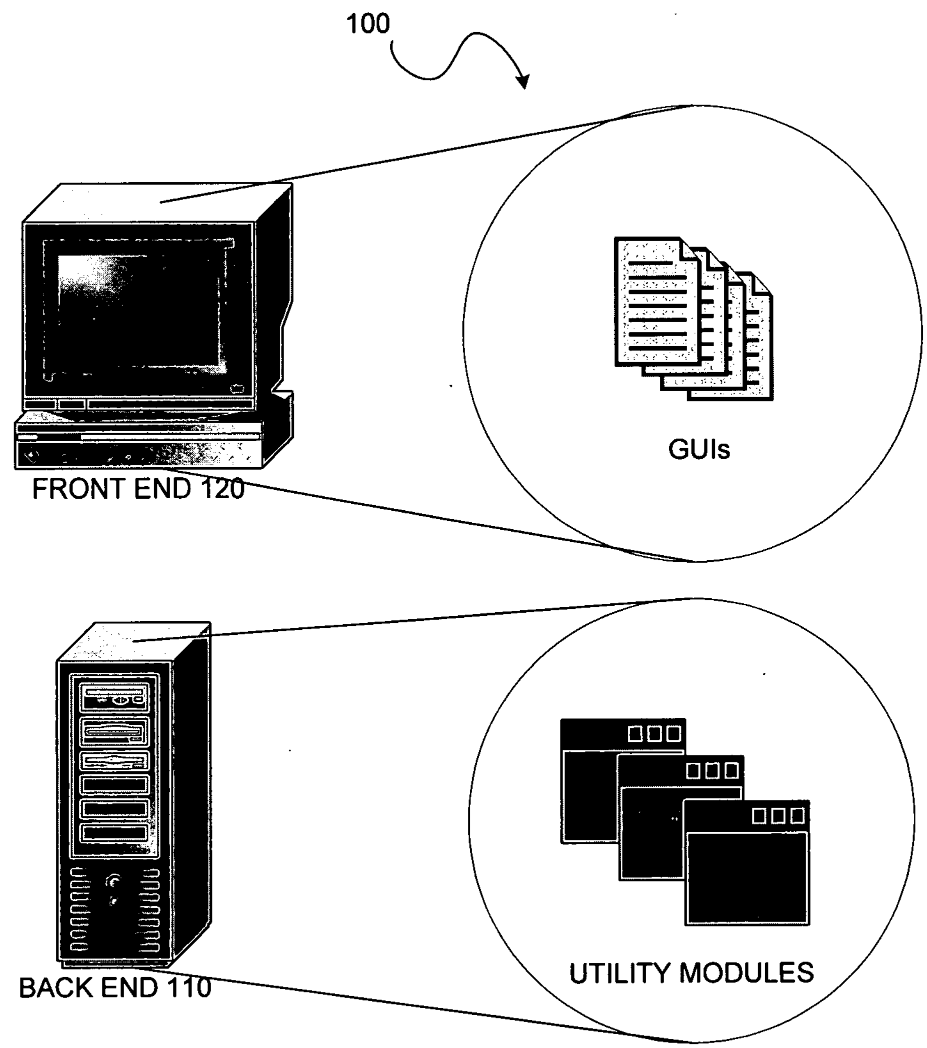


FIGURE 1

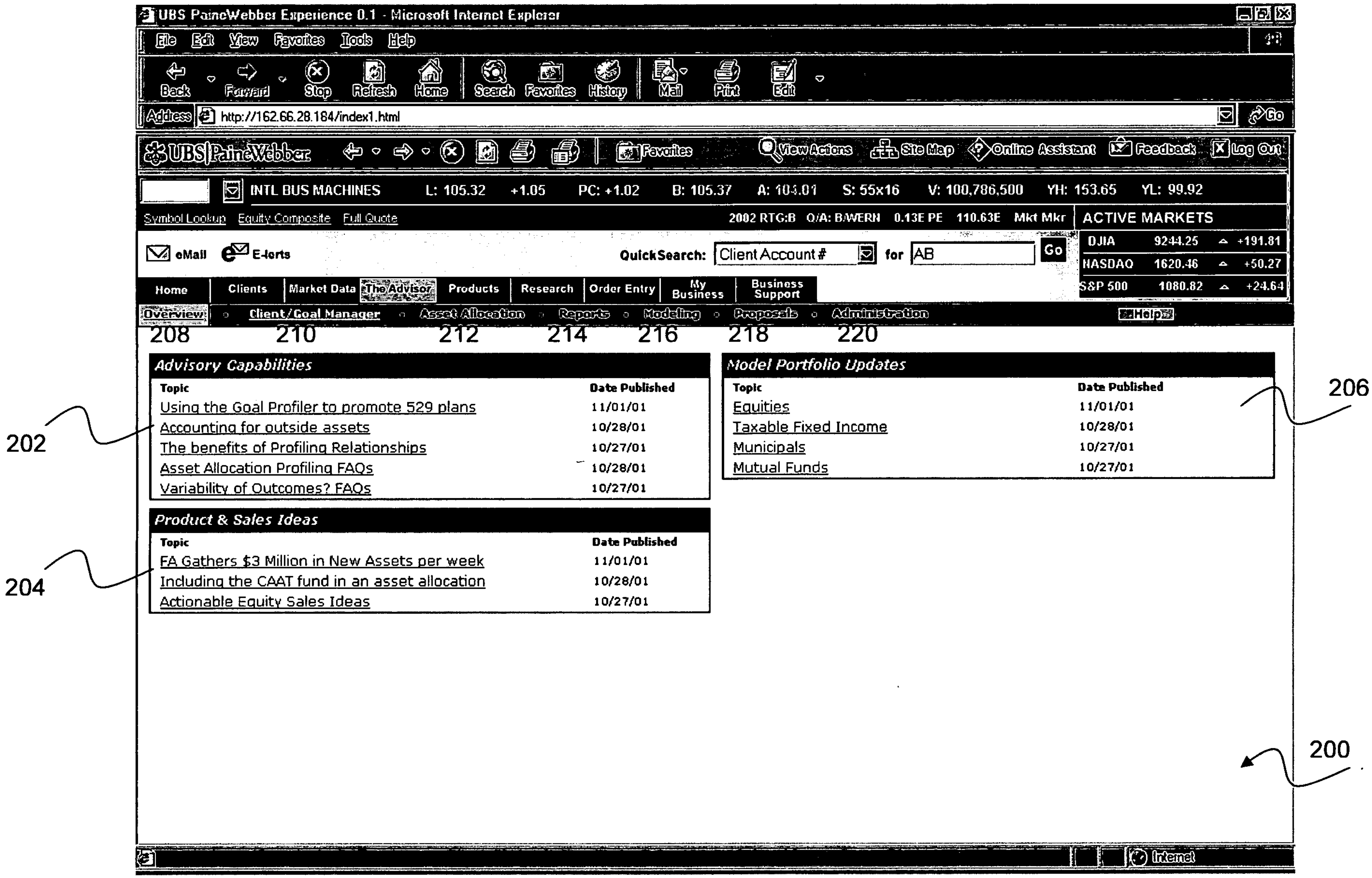


FIGURE 2

30442987v1

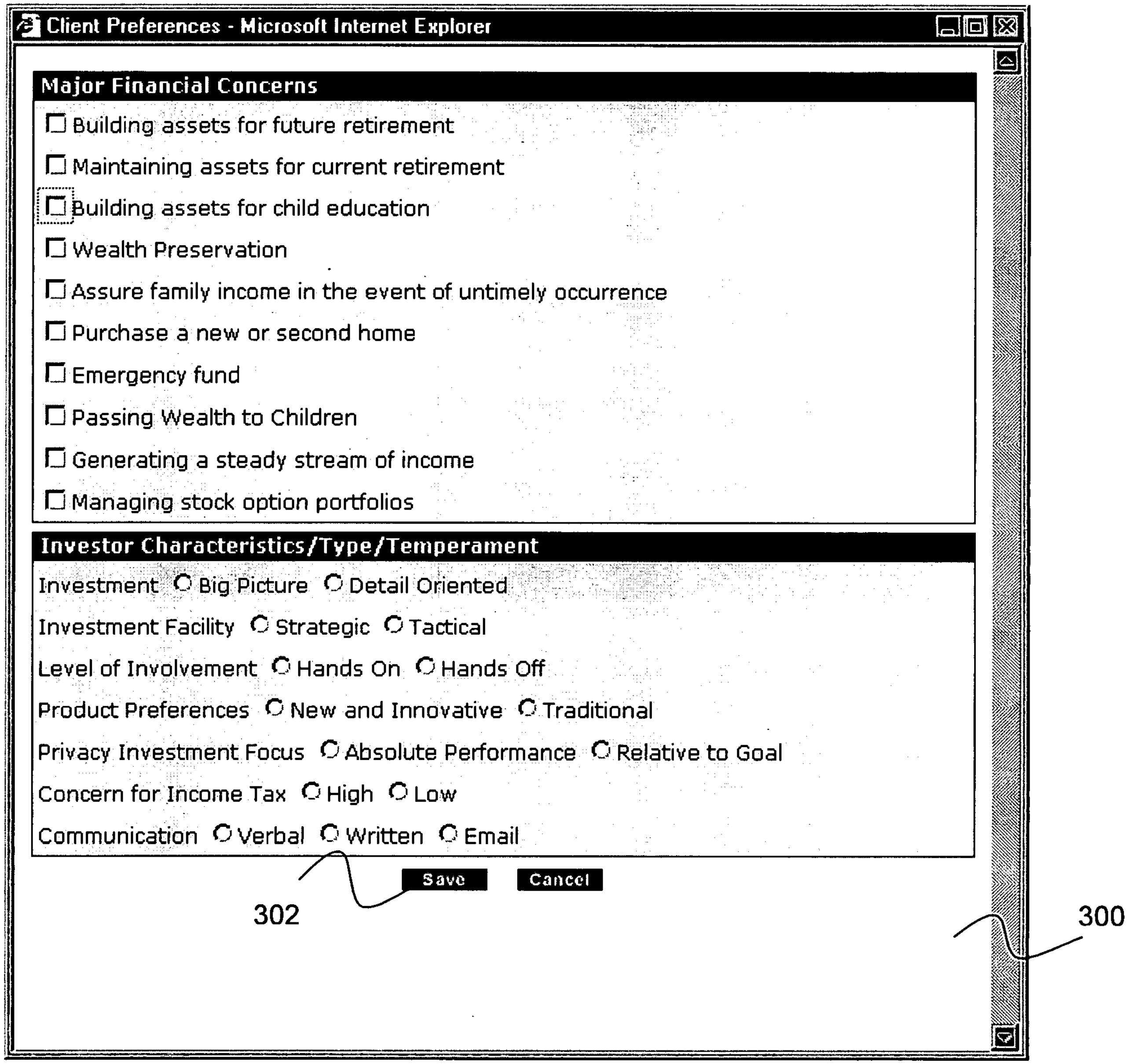


FIGURE 3

30442987v1

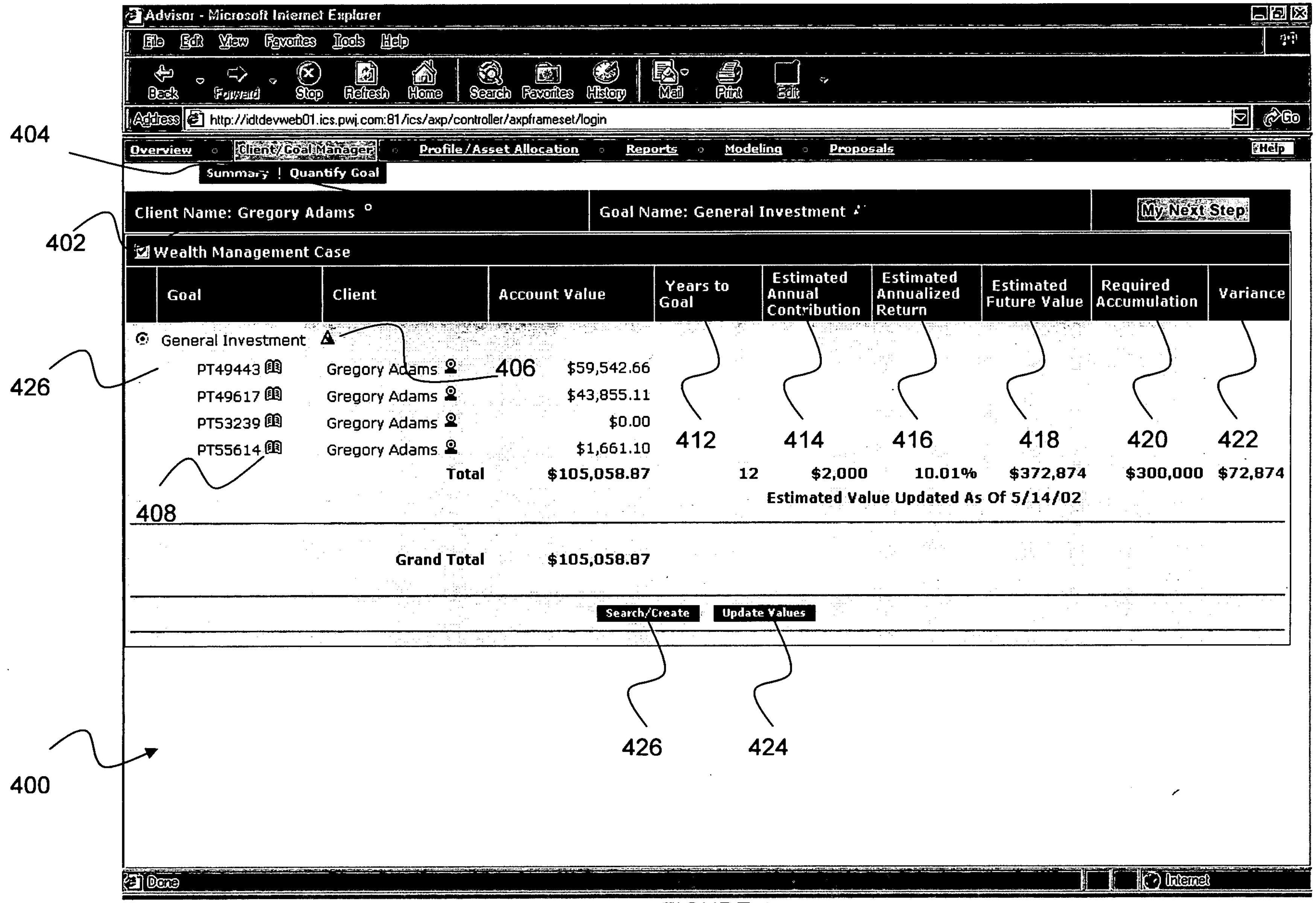


FIGURE 4

30442987v1

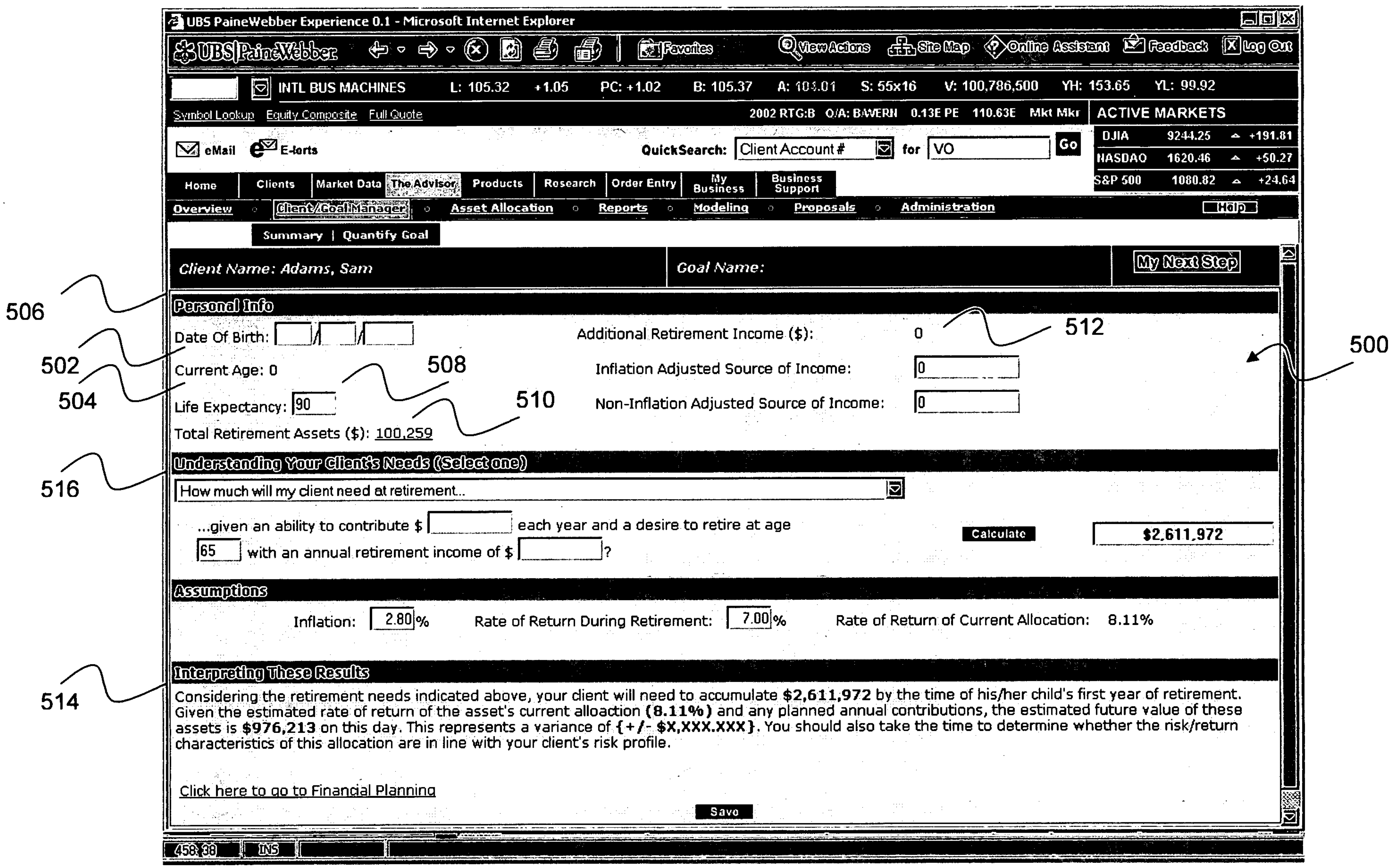


FIGURE 5

30442987v1

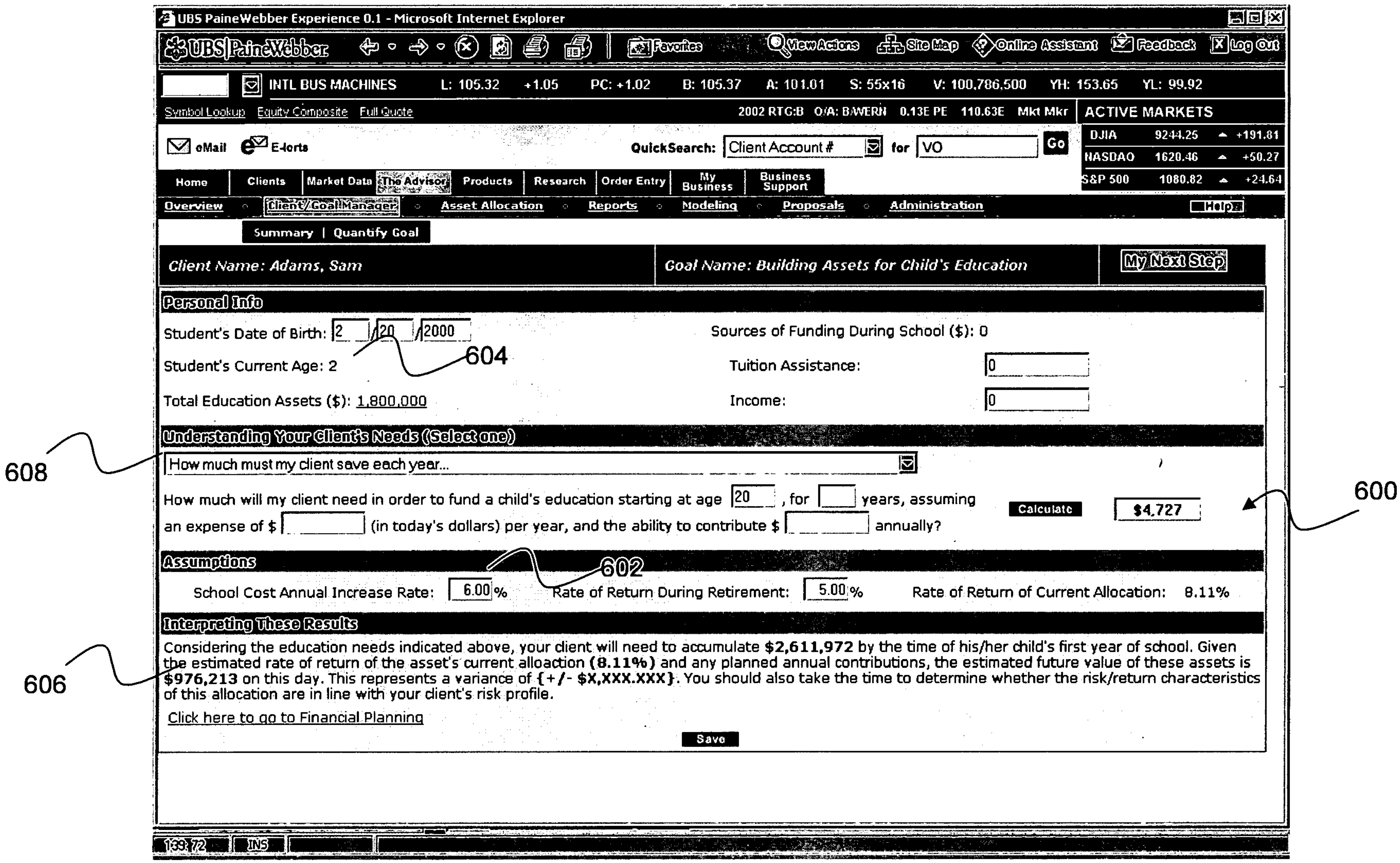


FIGURE 6

30442987v1

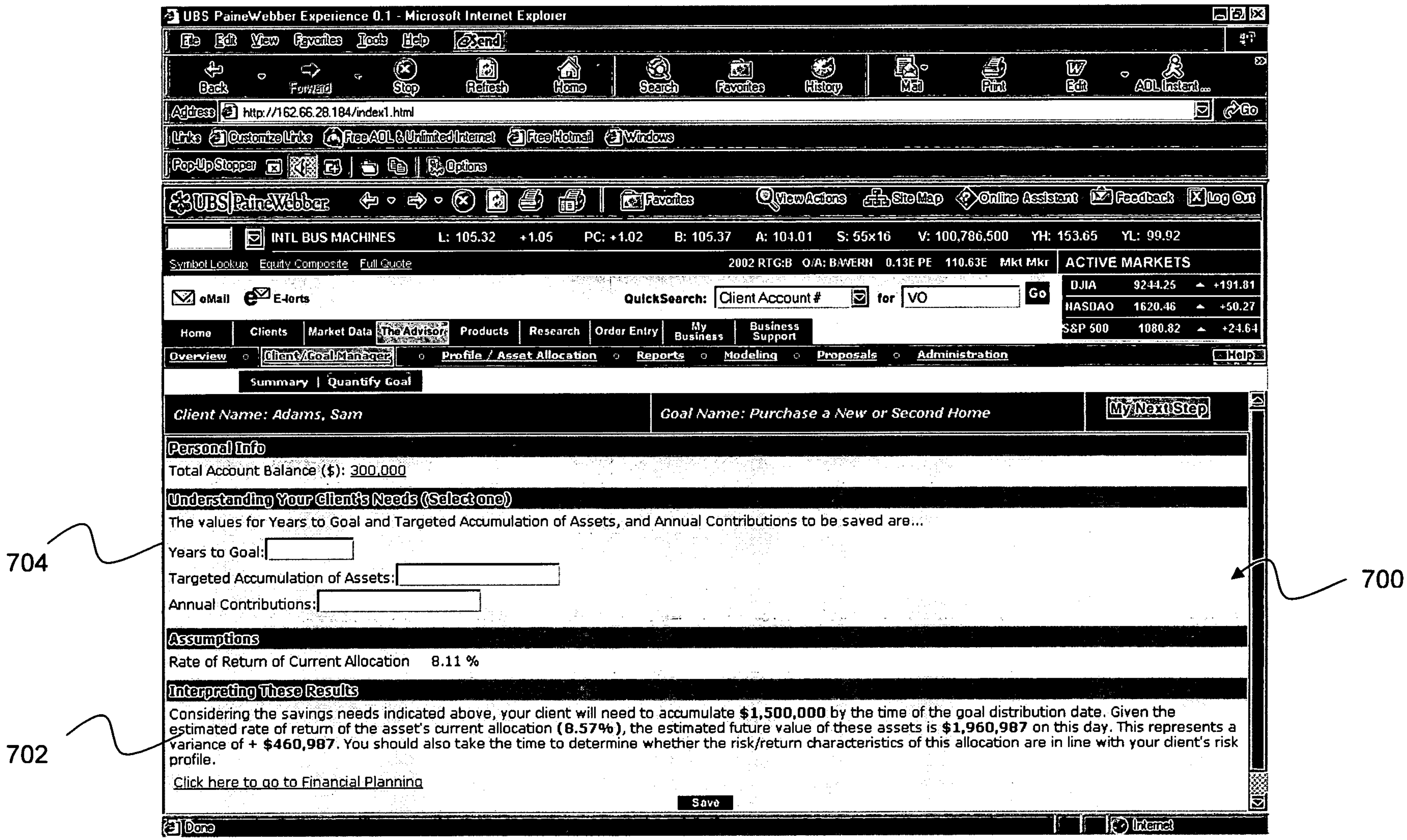


FIGURE 7

30442987v1

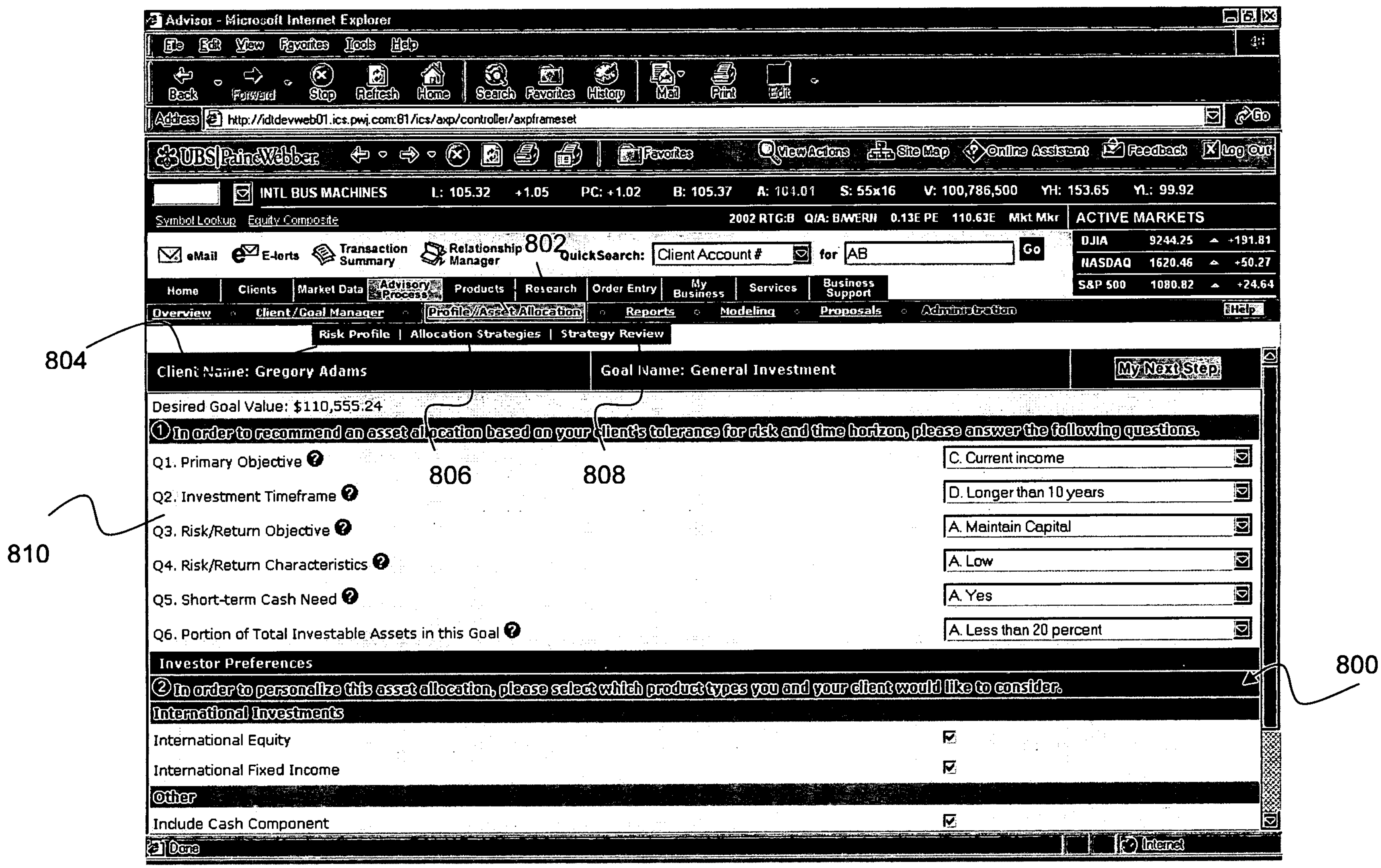


FIGURE 8

30442987v1

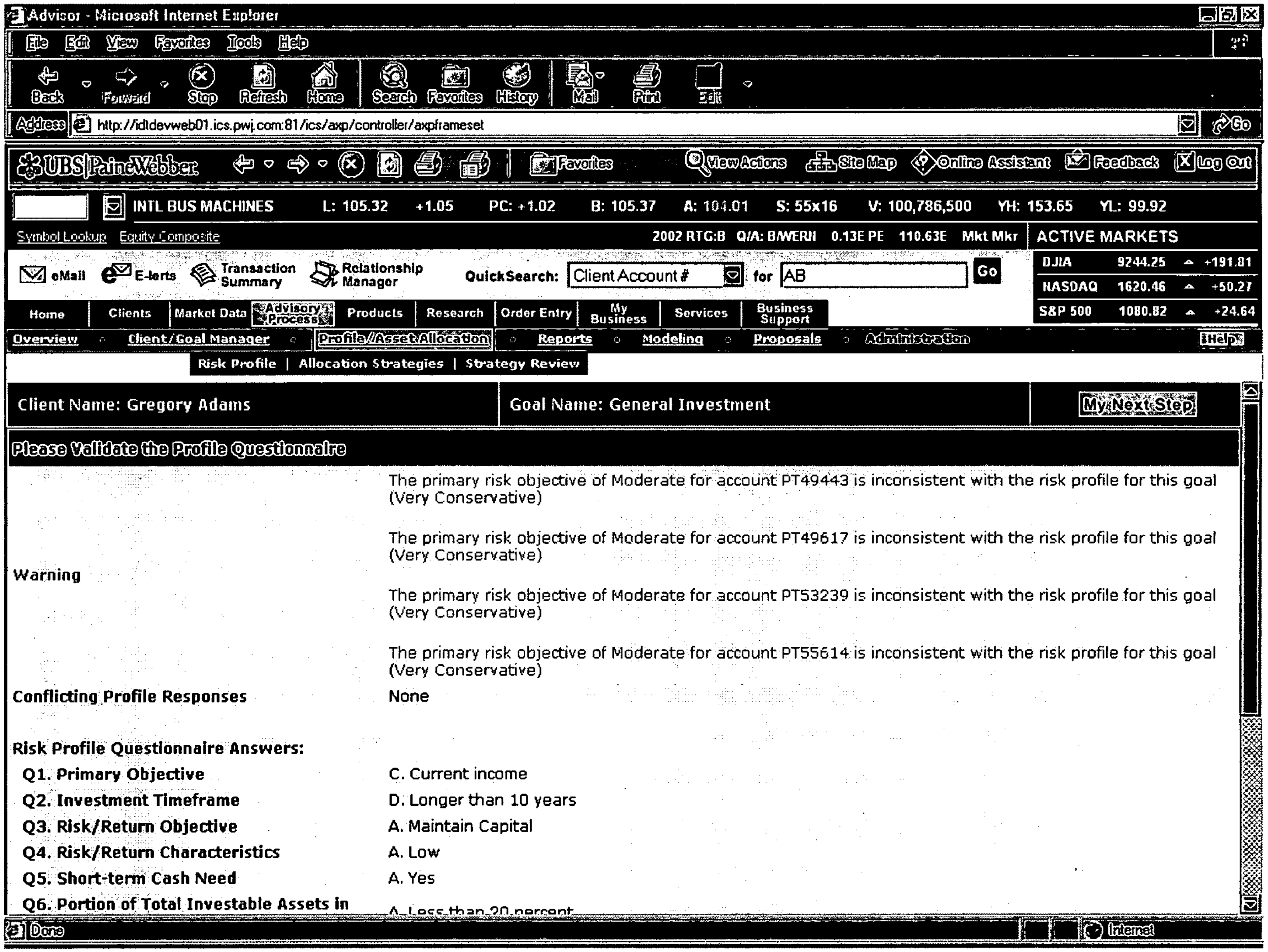
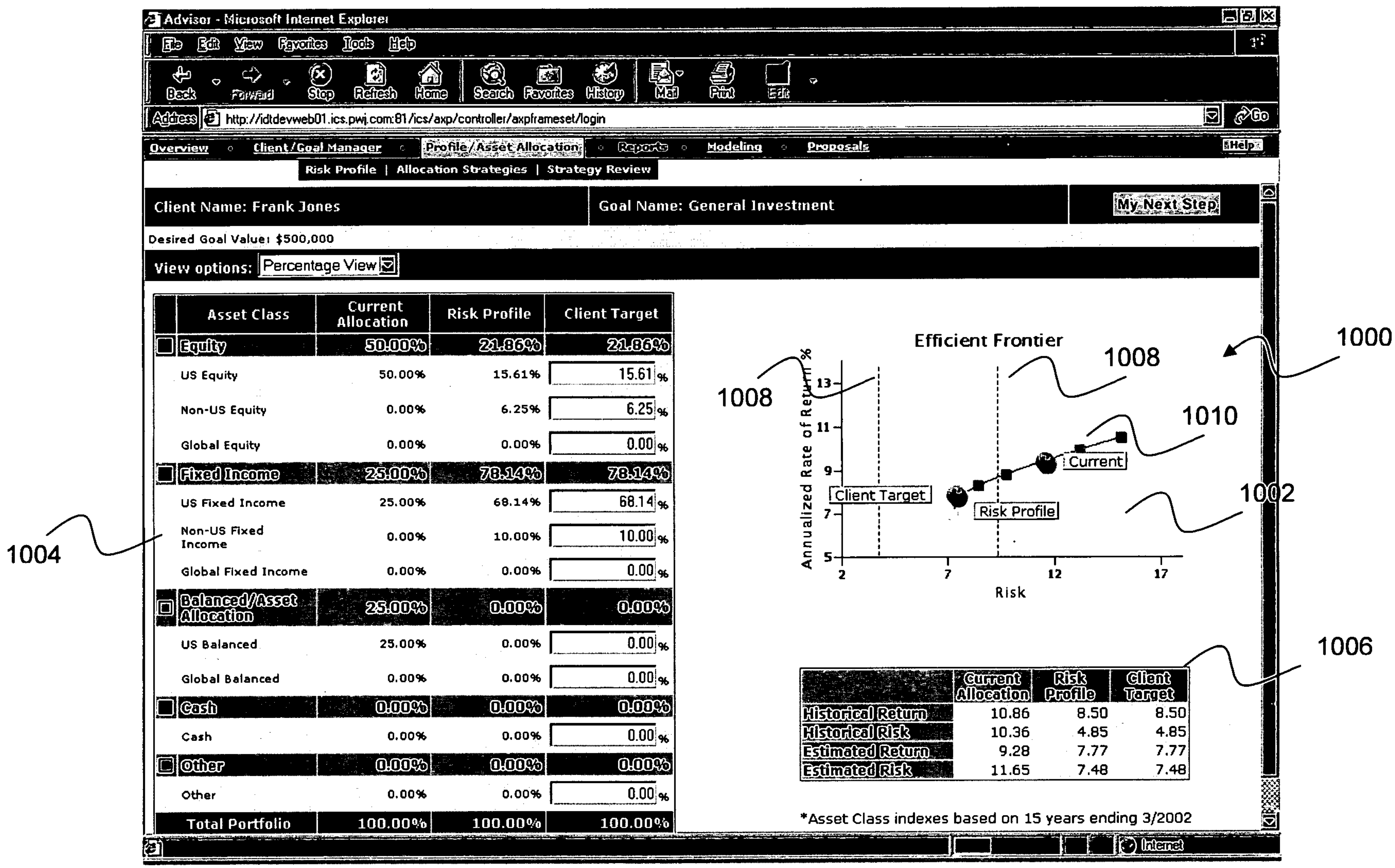


FIGURE 9

30442987v1


Advisor - Microsoft Internet Explorer
File Edit View Favorites Tools Help
Back Forward Stop Refresh Home Search Favorites History Mail Print Edit
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Go
Overview
Client/Goal Manager
Profile/Asset Allocation
Reports
Modeling
Proposals
Help
Risk Profile | Allocation Strategies | Strategy Review
Client Name: Frank Jones
Goal Name: General Investment
My Next Step
Desired Goal Value: $500,000
View options: Percentage View
Asset Class
Current Allocation
Risk Profile
Client Target
Equity 50.00% 21.86% 21.86%
US Equity 50.00% 15.61% 15.61 %
Non-US Equity 0.00% 6.25% 6.25 %
Global Equity 0.00% 0.00% 0.00 %
Fixed Income 25.00% 78.14% 78.14%
US Fixed Income 25.00% 68.14% 68.14 %
Non-US Fixed Income 0.00% 10.00% 10.00 %
Global Fixed Income 0.00% 0.00% 0.00 %
Balanced/Asset Allocation 25.00% 0.00% 0.00%
US Balanced 25.00% 0.00% 0.00 %
Global Balanced 0.00% 0.00% 0.00 %
Cash 0.00% 0.00% 0.00%
Cash 0.00% 0.00% 0.00 %
Other 0.00% 0.00% 0.00%
Other 0.00% 0.00% 0.00 %
Total Portfolio 100.00% 100.00% 100.00%
Efficient Frontier
Annualized Rate of Return %
Risk
Client Target
Risk Profile
Current
Current Allocation
Risk Profile
Client Target
Historical Return 10.86 8.50 8.50
Historical Risk 10.36 4.85 4.85
Estimated Return 9.28 7.77 7.77
Estimated Risk 11.65 7.48 7.48
*Asset Class indexes based on 15 years ending 3/2002
Internet
1000
1002
1004
1006
1008
1008
1010

FIGURE 10

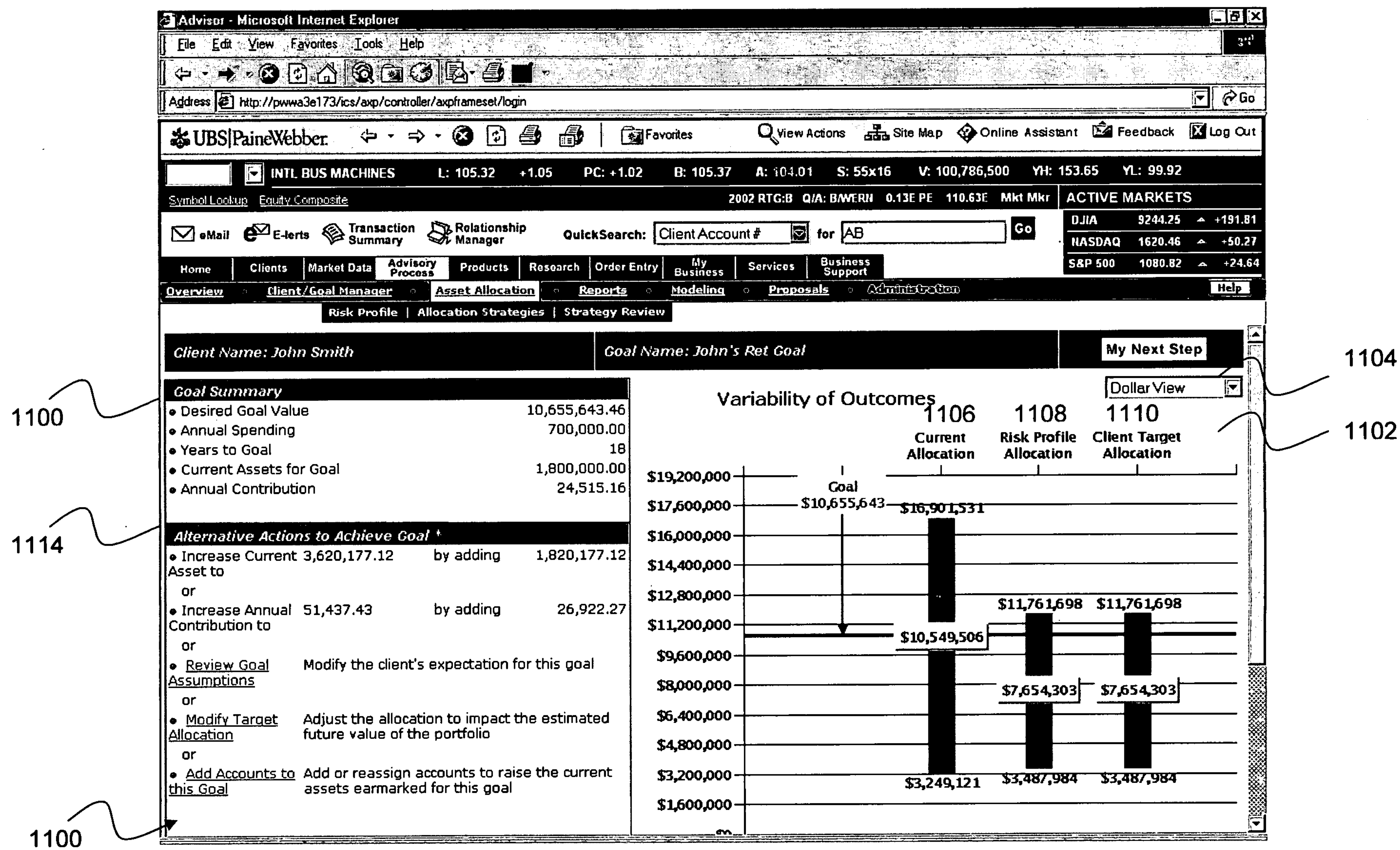


FIGURE 11

30442987v1

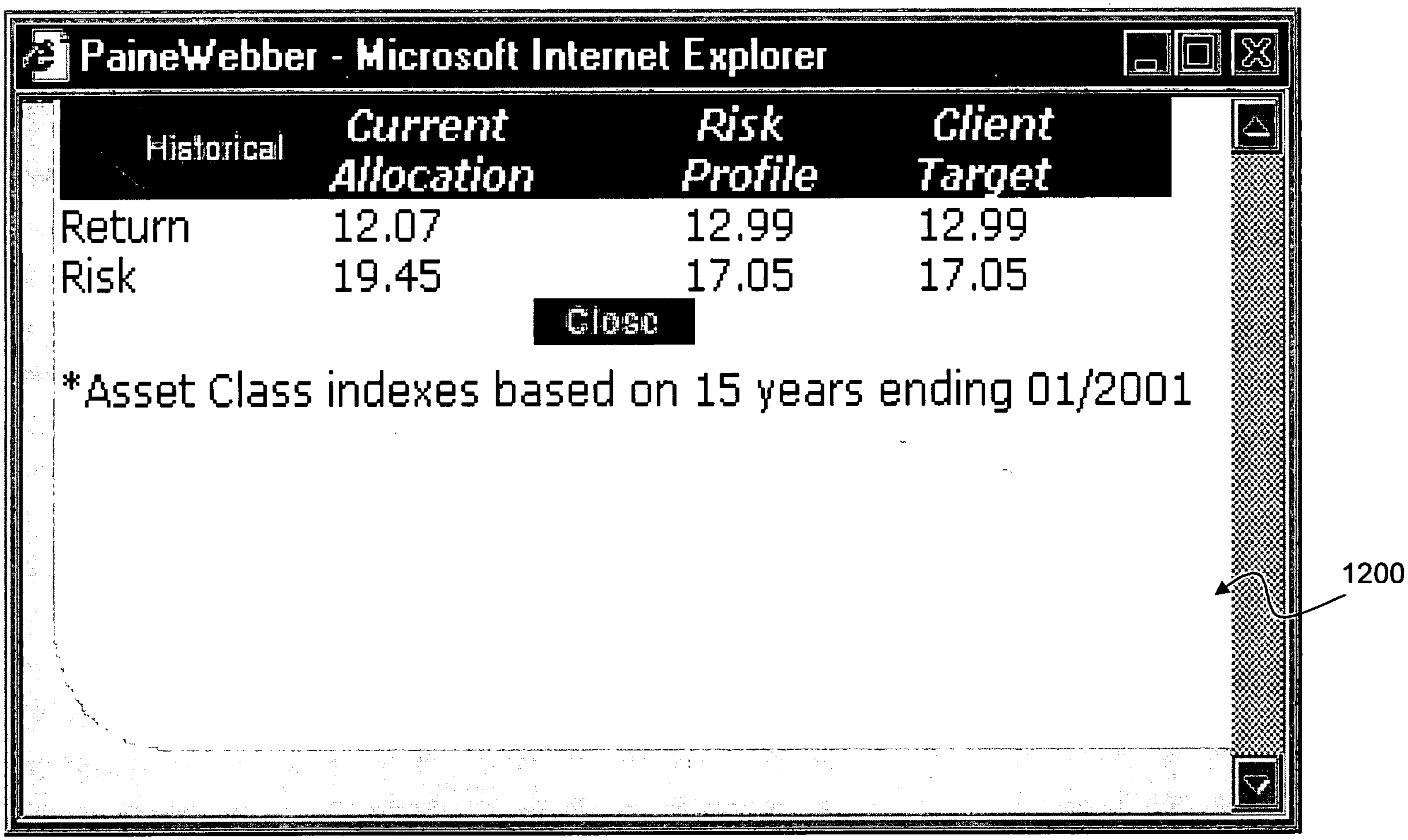


FIGURE 12

30442987v1

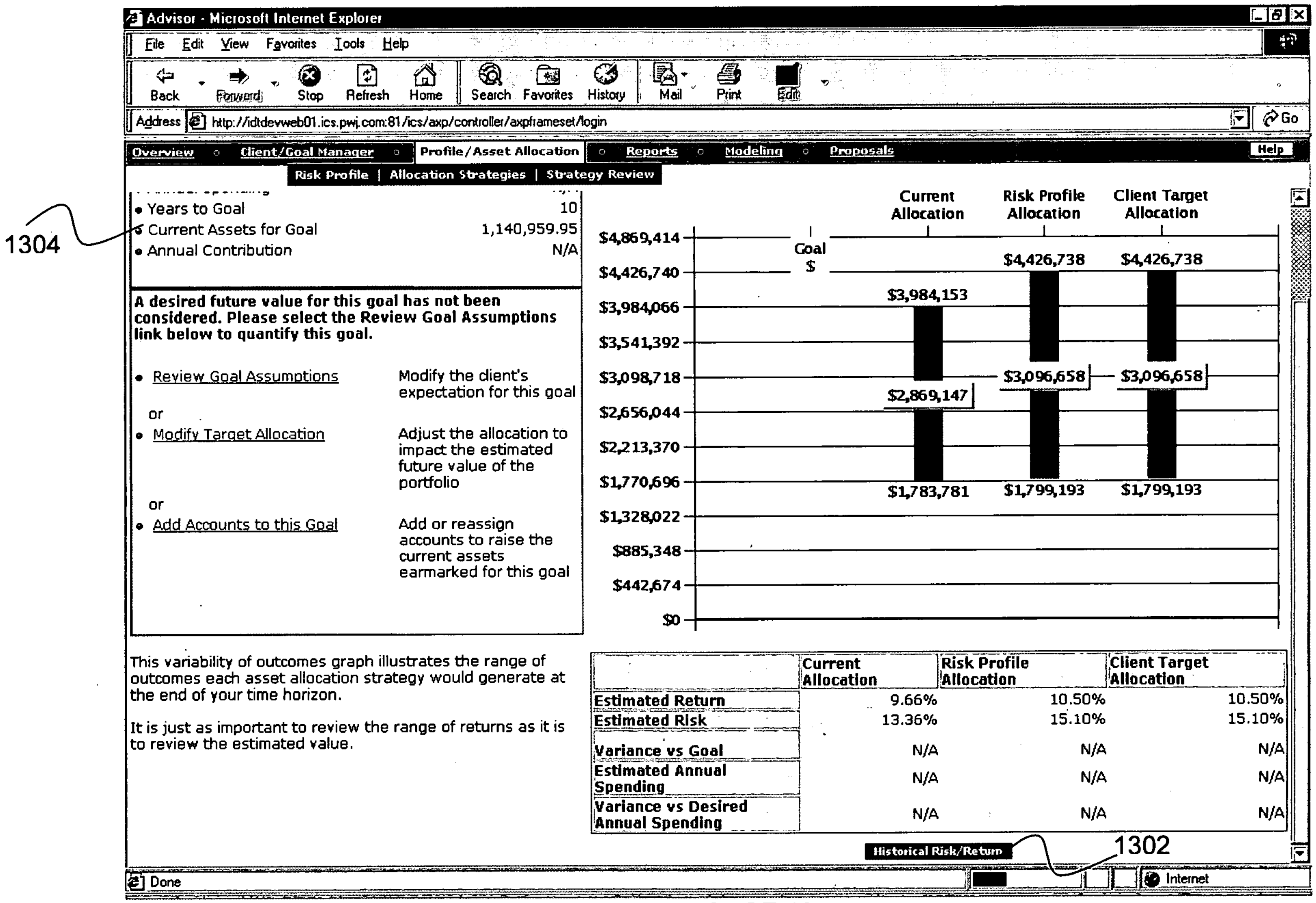

1304
Advisor - Microsoft Internet Explorer
File Edit View Favorites Tools Help
Back Forward Stop Refresh Home Search Favorites History Mail Print Edit
Address http://idtdevweb01.ics.pwj.com:81/ics/axp/controller/axpframeset/login
Go
Overview
Client/Goal Manager
Profile/Asset Allocation
Reports
Modeling
Proposals
Help
Risk Profile | Allocation Strategies | Strategy Review
Years to Goal 10
Current Assets for Goal 1,140,959.95
Annual Contribution N/A
A desired future value for this goal has not been considered. Please select the Review Goal Assumptions link below to quantify this goal.
Review Goal Assumptions
Modify the client's expectation for this goal
or
Modify Target Allocation
Adjust the allocation to impact the estimated future value of the portfolio
or
Add Accounts to this Goal
Add or reassign accounts to raise the current assets earmarked for this goal
Current Allocation
Risk Profile Allocation
Client Target Allocation
Goal $
$4,869,414
$4,426,740
$3,984,066
$3,541,392
$3,098,718
$2,656,044
$2,213,370
$1,770,696
$1,328,022
$885,348
$442,674
$0
$3,984,153
$2,869,147
$1,783,781
$4,426,738
$3,096,658
$1,799,193
$4,426,738
$3,096,658
$1,799,193
This variability of outcomes graph illustrates the range of outcomes each asset allocation strategy would generate at the end of your time horizon.
It is just as important to review the range of returns as it is to review the estimated value.
Current Allocation | Risk Profile Allocation | Client Target Allocation
Estimated Return 9.66% 10.50% 10.50%
Estimated Risk 13.36% 15.10% 15.10%
Variance vs Goal N/A N/A N/A
Estimated Annual Spending N/A N/A N/A
Variance vs Desired Annual Spending N/A N/A N/A
Historical Risk/Return
1302
Done
Internet

FIGURE 13

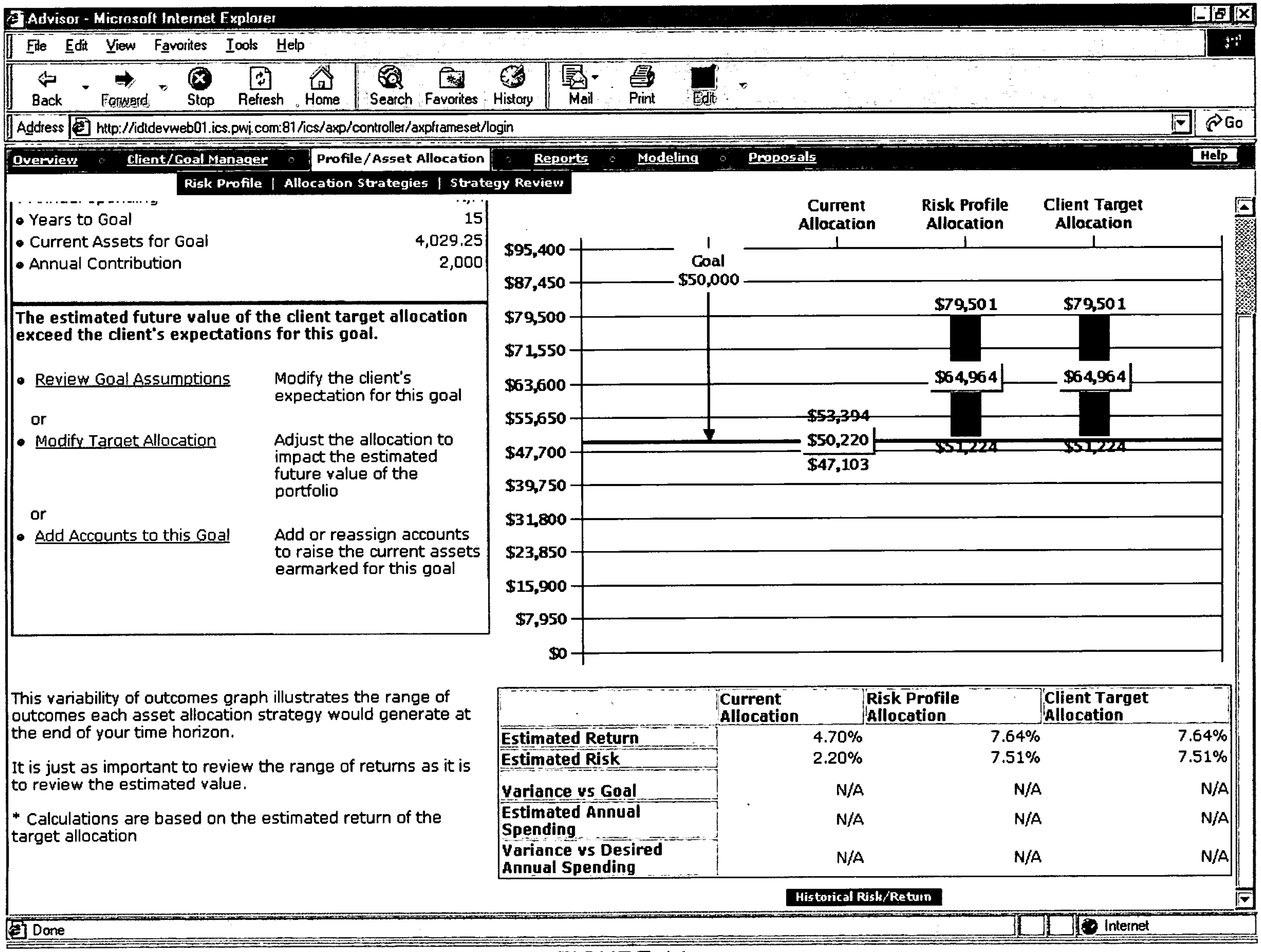

Advisor - Microsoft Internet Explorer
File Edit View Favorites Tools Help
Back Forward Stop Refresh Home Search Favorites History Mail Print Edit
Address http://idtdevweb01.ics.pwj.com:81/ics/axp/controller/axpframeset/login
Go
Overview
Client/Goal Manager
Profile/Asset Allocation
Reports
Modeling
Proposals
Help
Risk Profile | Allocation Strategies | Strategy Review
Years to Goal 15
Current Assets for Goal 4,029.25
Annual Contribution 2,000
The estimated future value of the client target allocation exceed the client's expectations for this goal.
Review Goal Assumptions
Modify the client's expectation for this goal
or
Modify Target Allocation
Adjust the allocation to impact the estimated future value of the portfolio
or
Add Accounts to this Goal
Add or reassign accounts to raise the current assets earmarked for this goal
Current Allocation
Risk Profile Allocation
Client Target Allocation
$95,400
$87,450
$79,500
$71,550
$63,600
$55,650
$47,700
$39,750
$31,800
$23,850
$15,900
$7,950
$0
Goal
$50,000
$53,394
$50,220
$47,103
$79,501
$64,964
$51,224
$79,501
$64,964
$51,224
This variability of outcomes graph illustrates the range of outcomes each asset allocation strategy would generate at the end of your time horizon.
It is just as important to review the range of returns as it is to review the estimated value.
* Calculations are based on the estimated return of the target allocation
Current Allocation
Risk Profile Allocation
Client Target Allocation
Estimated Return 4.70% 7.64% 7.64%
Estimated Risk 2.20% 7.51% 7.51%
Variance vs Goal N/A N/A N/A
Estimated Annual Spending N/A N/A N/A
Variance vs Desired Annual Spending N/A N/A N/A
Historical Risk/Return
Done
Internet

FIGURE 14

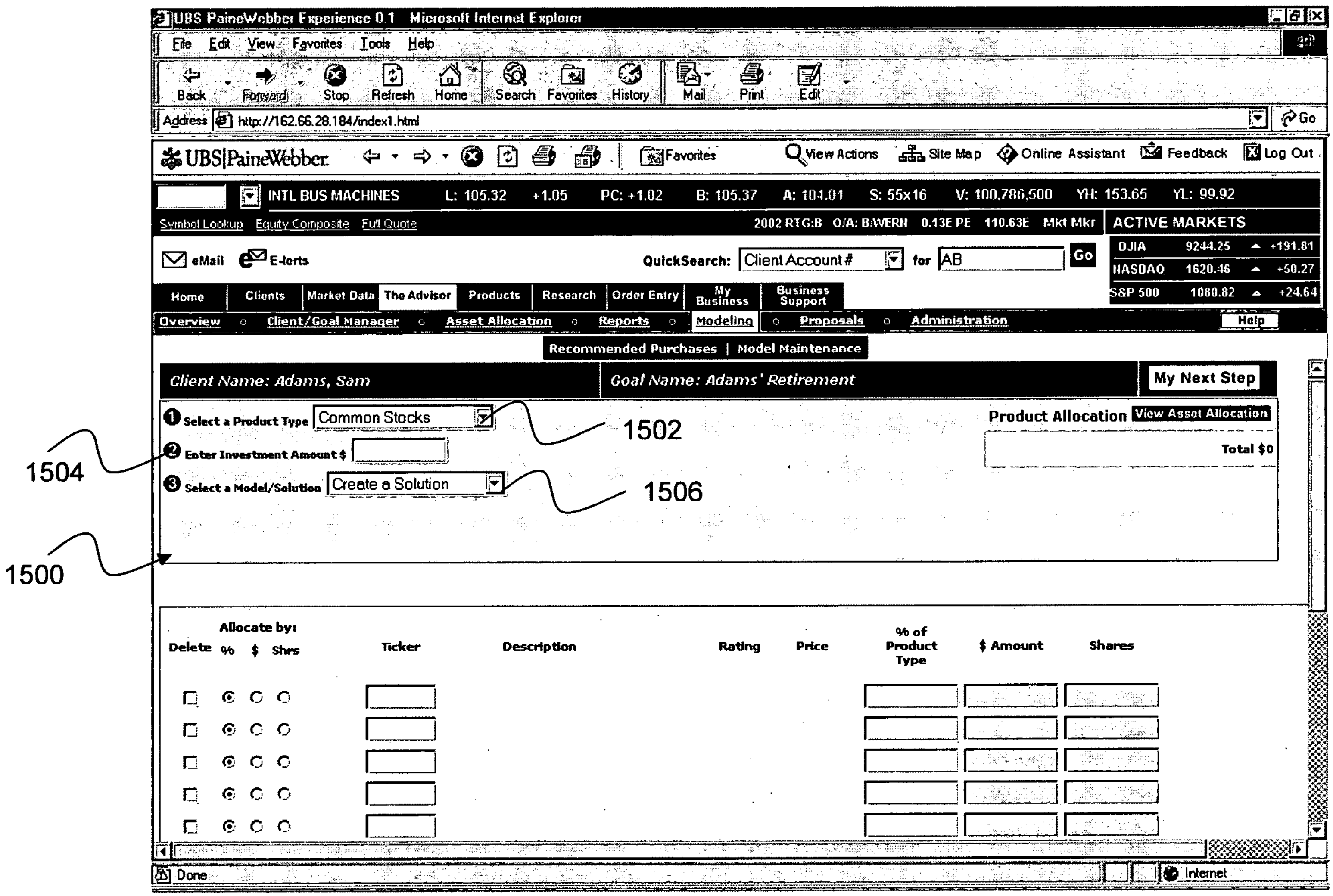


FIGURE 15

30442987v1

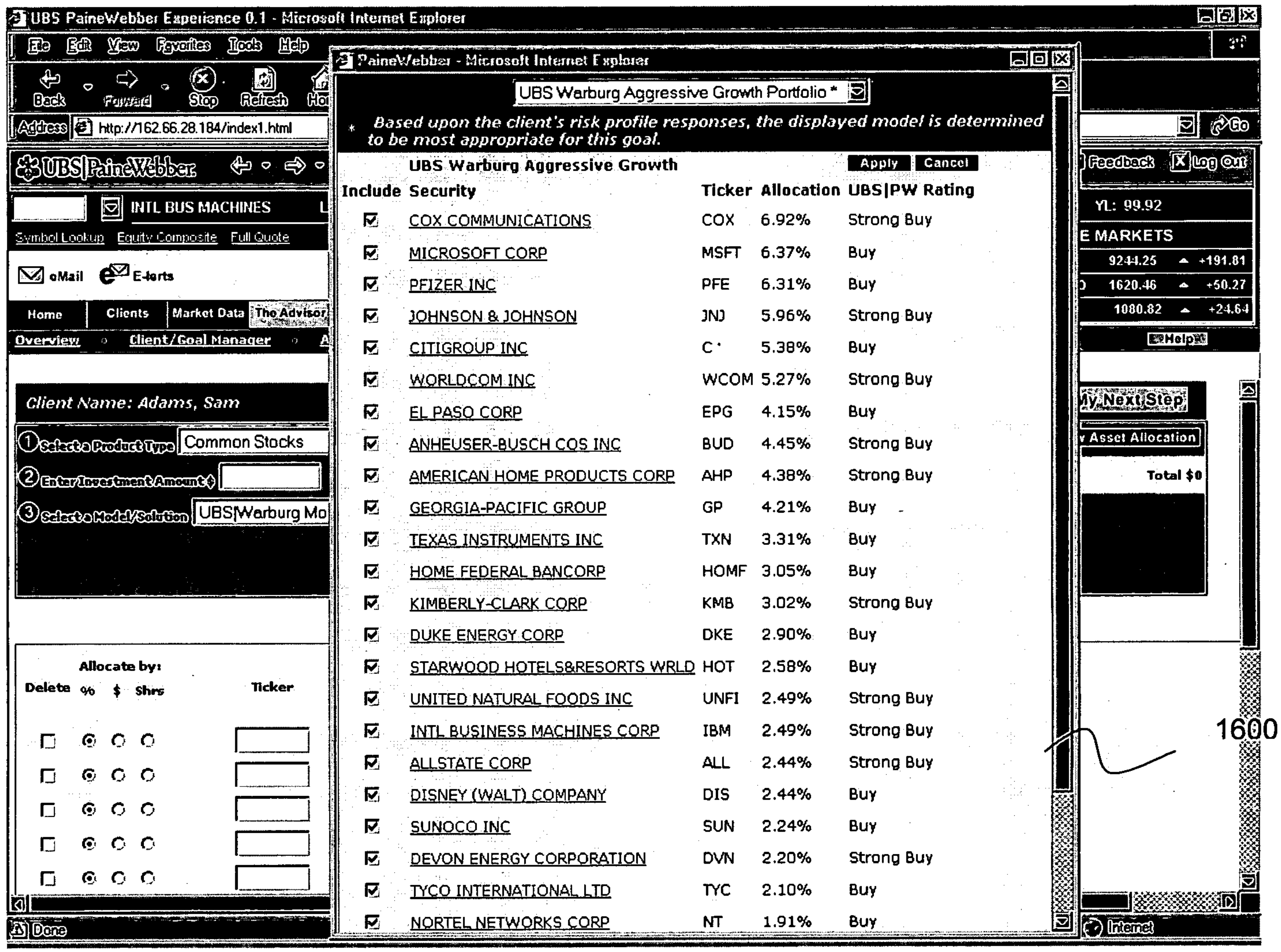


FIGURE 16

30442987v1

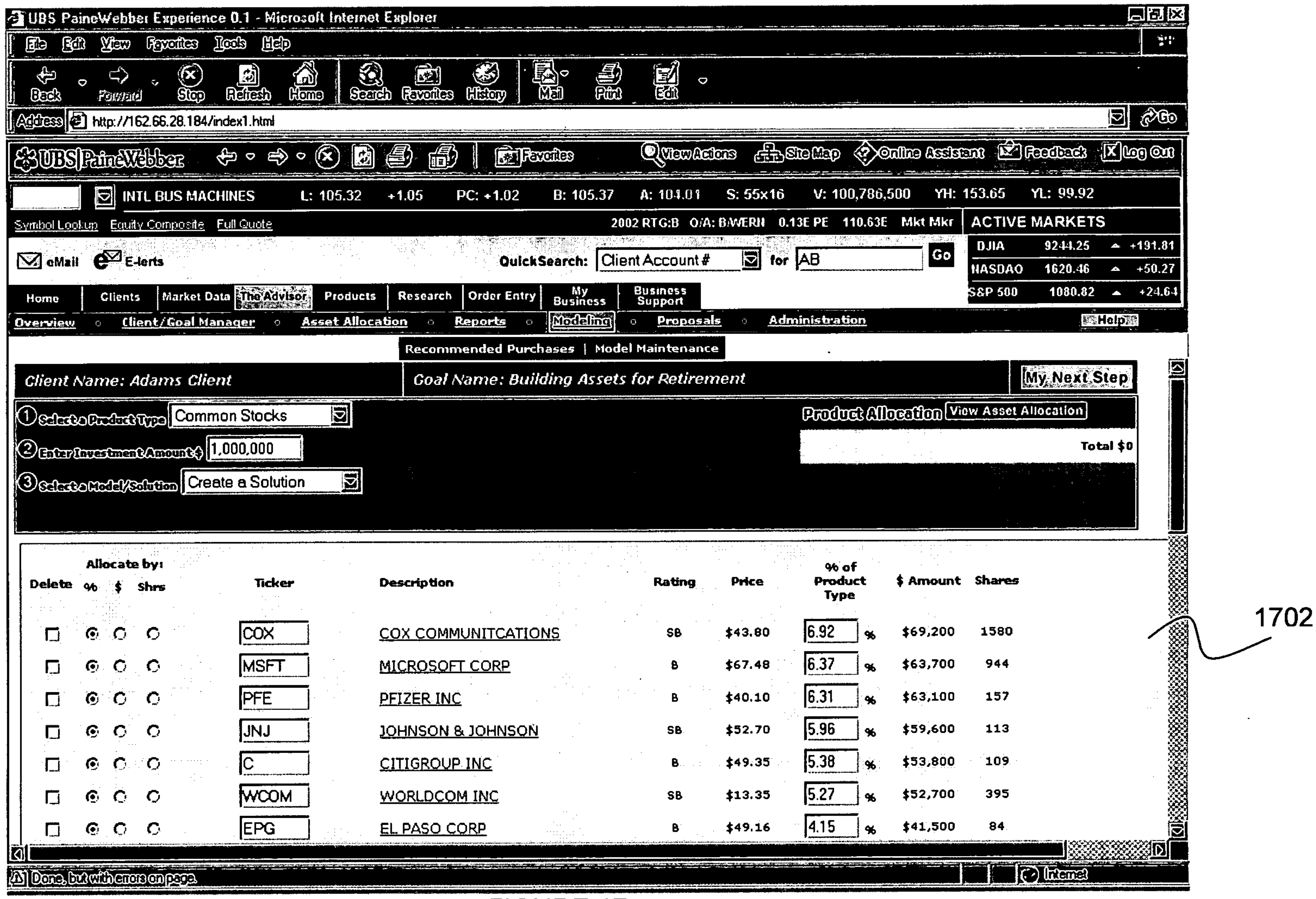


FIGURE 17

30442987v1

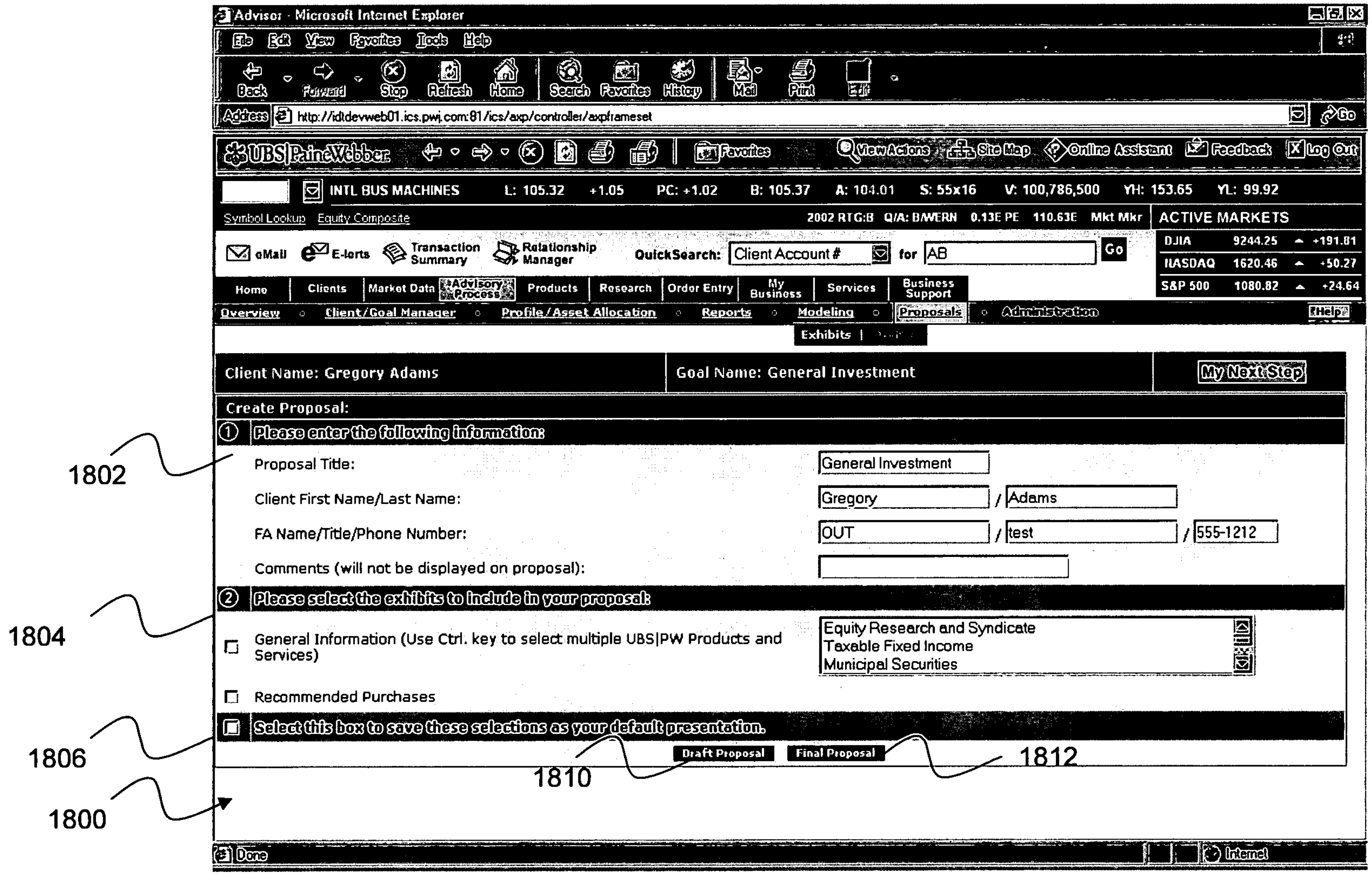


FIGURE 18

30442987v1

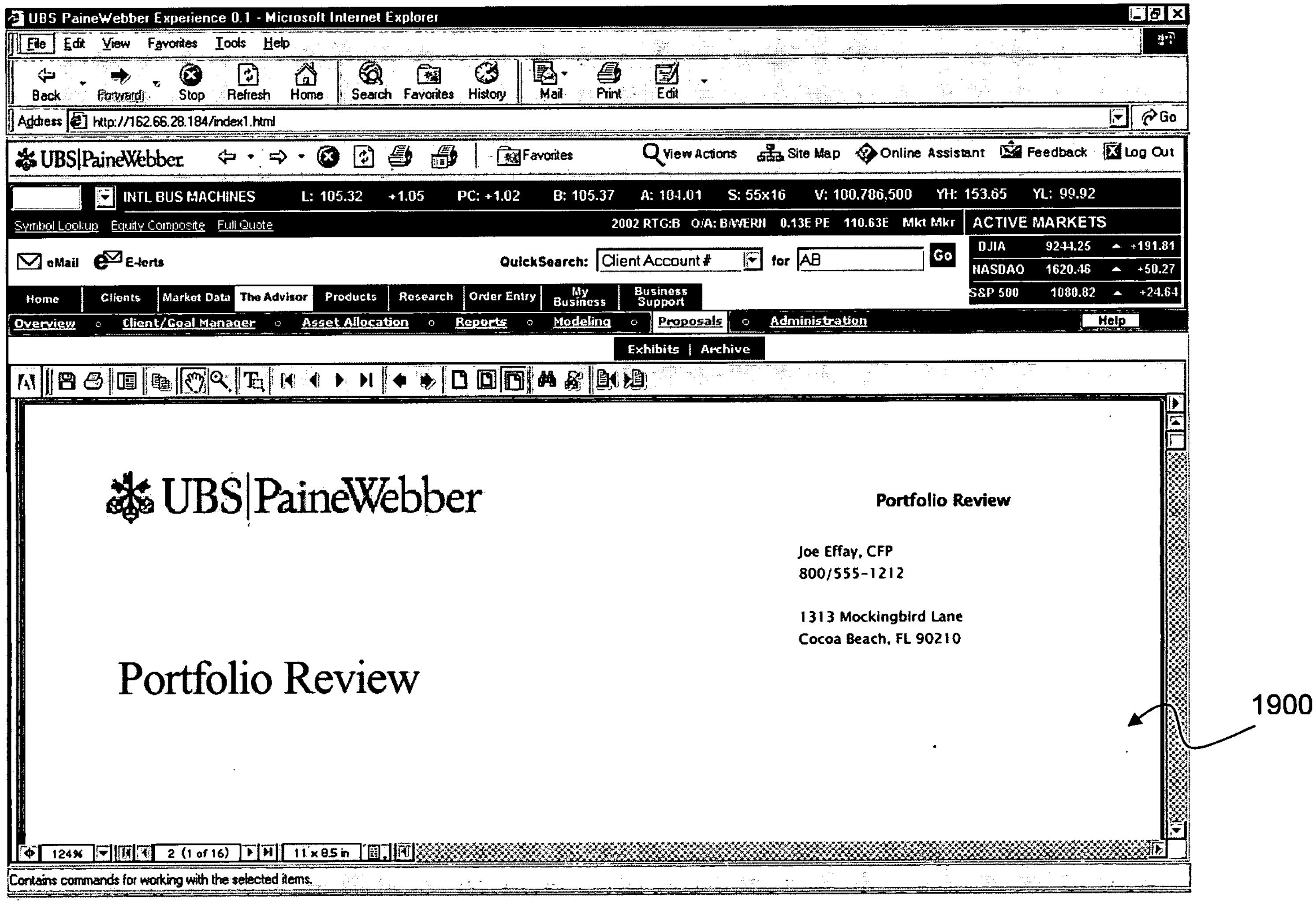


FIGURE 19

30442987v1

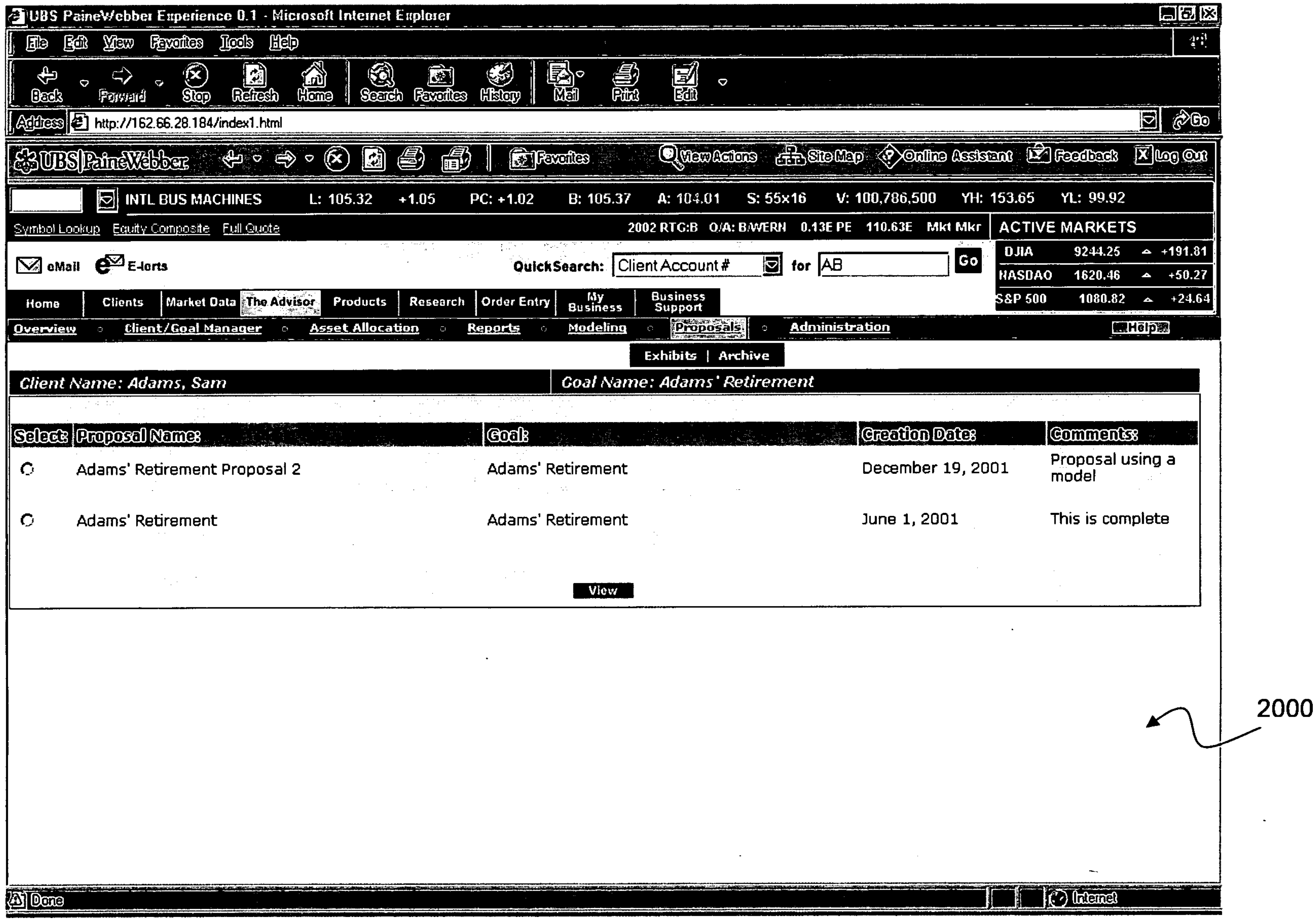
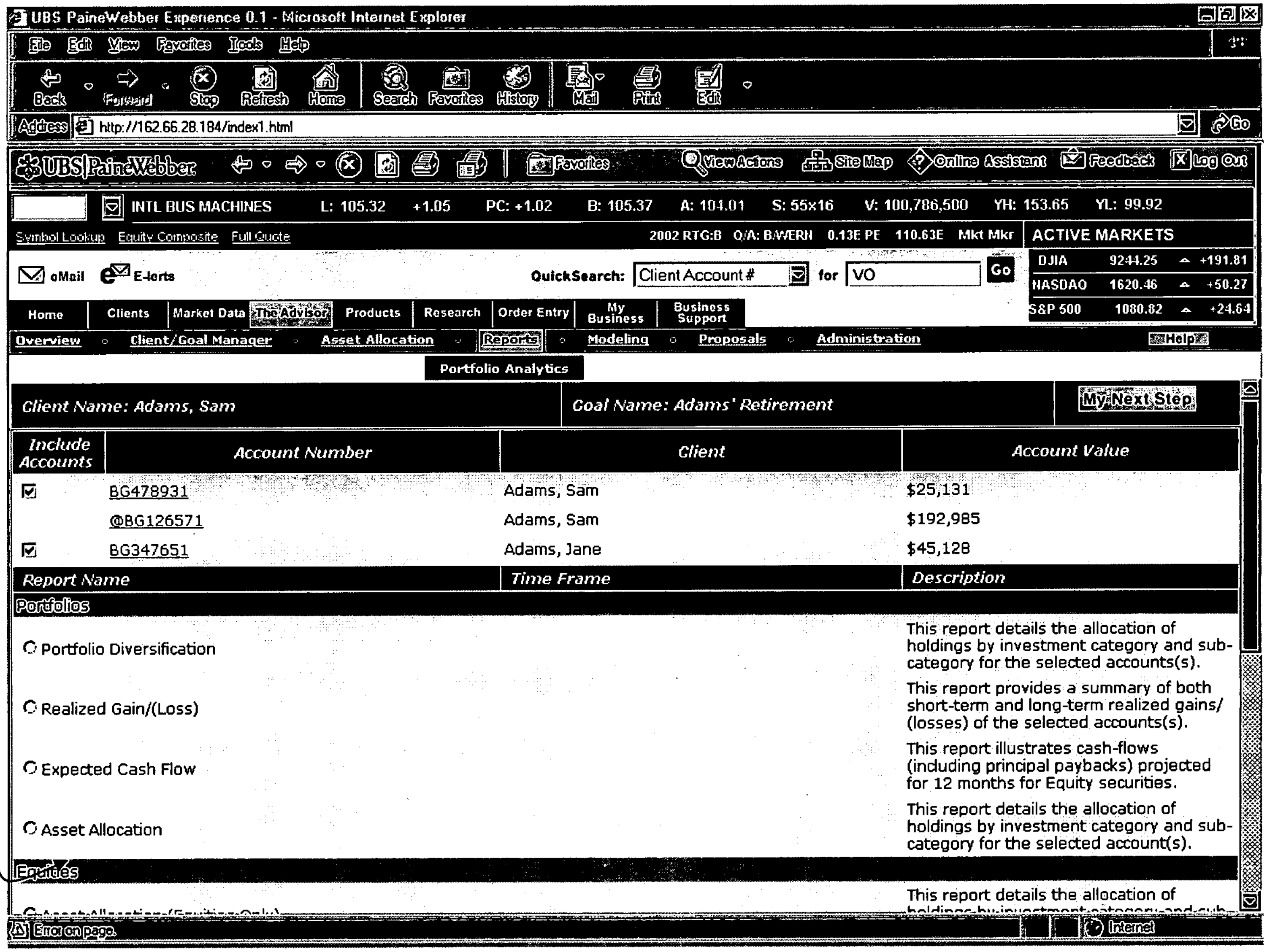


FIGURE 20

30442987v1



2100

FIGURE 21

30442987v1